UNITED STATES BANKRUPTC POCUMENT DISTRICT OF NEW JERSEY	Page 1 of 2		
DISTRICT OF NEW JERSEY			
Caption in Compliance with D.N.J. LBR 9004-2(c)	. 6		
DONALD C. GOINS, ESQ. (DCG1005)	-		
GOINS & GOINS, LLC	X = -		
323 Washington Avenue	i karangan kanangan		
Elizabeth, NJ 07202 Phone: (908) 351-1984			
Fax: (908) 351-1982	3		
Attorney for the Debtor			
In Re:	Case No.:	17-10389	
Marian B. Ellison,	Judge:	CMG	
	Chapter:	13	
CHAPTER 13 DEBTOR'S CERTII	FICATION IN OPPO	OSITION TO	
☐ CREDITOR'S MOTION or C	CERTIFICATION O	FDEFAULT	
TRUSTEE'S MOTION or CE	ERTIFICATION OF	DEFAULT	
The debtor in the above-captioned chapte	r 13 proceeding hereb	v objects to the f	
(choose one):	ę.	y objects to the r	following
(choose one): 1.			following
			ollowing
1.	e Automatic Stay filed	, creditor,	
 Motion for Relief from the by	e Automatic Stay filed	, creditor,	
Motion for Relief from the by A hearing has been scheduled for	e Automatic Stay filed	, creditor, , at	
Motion for Relief from the by A hearing has been scheduled for OR	Automatic Stay filed when the Standing Chapter	, creditor,, at	m.
Motion for Relief from the by A hearing has been scheduled for OR ✓ Motion to Dismiss filed by	Automatic Stay filed the Standing Chapter October 3, 2018	, creditor,, at 13 Trustee, at _9:00	m. am.
1.	Automatic Stay filed the Standing Chapter October 3, 2018 ed by	, creditor,, at 13 Trustee, at _9:00	m. am.
1.	the Standing Chapter October 3, 2018 ed by n this matter.	, creditor,, at 13 Trustee, at _9:00	m. am.
1.	e Automatic Stay filed of the Standing Chapter October 3, 2018 ed by In this matter.	, creditor,, at 13 Trustee, at _9:00	m. am.

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2		2.	I am objecting to the above for the following reasons (choose one):		
			Payments have been made in the amount of \$, but		
			have not been accounted for. Documentation in support is attached hereto.		
			Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):		
		√	Other (explain your answer):		
			The debtor has been unable to obtain a loan modification on her home yet. She is continuing her efforts to do so and is asking the Court for additional time so she may complete a modification and avoid a Sheriff Sale scheduled for October 17, 2018.		
	3.	This c	ertification is being made in an effort to resolve the issues raised by the		
		credito	or in its motion.		
	4.	I certi	fy under penalty of perjury that the foregoing is true and correct.		
Date:	9 / 26	/ 2018	/s/ Marian B. Ellison		
D			Debtor's Signature		
Date:	-		Debtor's Signature		

NOTE:

- 1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss.
- 2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions) or a Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.